

# Foresters e-Delivery Guide

Foresters   
Financial



No more waiting by the mailbox.

Your clients can choose electronic delivery of their Welcome Package, which includes the insurance contract and details about the benefits of membership.

It's easy and secure transmission.

This guide shows you how to help your clients go paperless.

## What should you know about Foresters e-Delivery?

- e-Delivery of the Welcome Package is available to the Owner on all paper applications, iPipeline e-Apps<sup>1</sup>, and PlanRight Apptical LiveApp (note: Owner/Insured must be the same for LiveApp).<sup>2,3</sup> Be sure to discuss this option with the Owner before they electronically sign.
- Owners who select to receive their Welcome Package electronically by secure email will not have their package physically mailed to them. A request for a duplicate copy, in paper, may require payment of an administrative fee (currently \$25, subject to change) and it will be mailed to the Owner within a reasonable period upon receipt of payment by Foresters.
- The Owner's email address provided must be their own that only they have access to and should not include the name of any other party listed on the application.
  - Example: If the beneficiary is Suzy Crane and the Owner/Insured is Alan Smith, the email Alan uses for e-signing should not be suzycrane@hotmail.com or Alan&Suzy@gmail.com.

## How does an Owner select for e-Delivery?

### e-App applications:

- The *Consent for Electronic Delivery of Insurance Contract and Related Documents* is included as part of the e-Signature process and "Electronic copy" is pre-selected for added convenience.

Consent for Electronic Delivery of Insurance Contract and Related Documents

If your application for insurance is approved, Foresters Financial provides you with the opportunity to receive an electronic or mailed copy of your Welcome Package. It includes your insurance contract and may also include additional document(s) for your review, signature and return to Foresters (collectively "Applicable Documents").

For your convenience, we pre-checked "Electronic copy" below which means your Welcome Package will be electronically sent to you. If, however you want to receive your Welcome Package by mail, instead of electronically, please select "Mailed copy" below.

When your Welcome Package is electronically received, you can save or print the Applicable Documents. The number of pages to print can be as much as or more than 50 pages.

A request for a duplicate copy, in paper, may require payment of an administrative fee (currently \$25, subject to change) and it will be mailed to you within a reasonable period of receipt of payment by Foresters. Payment can be made by check payable to Foresters Financial or by online banking.

☒ Electronic copy

If the box for "Electronic copy" is checked, this means you are providing your consent to receive your Welcome Package by secure email, instead of by mail, at the following email address: tband@foresters.com. You are also confirming this is your own valid email address.

In addition, you are consenting to your Welcome Package being sent, either electronically and/or in paper, to the agent who assisted with this application and you have reviewed, understand and agree with the information above about the number of pages and that a fee may apply if a mailed copy is requested, in the future, for some or all of the Applicable Documents.

☐ Mailed copy

By checking "Mailed copy" you are providing your consent to receive your Welcome Package in paper, sent to the address listed on the application or delivered to you by the agent who assisted with this application.

In addition, you are consenting to your Welcome Package being sent, either electronically and/or in paper, to the agent who assisted with this application and you have reviewed, understand and agree with the information above about the number of pages and that a fee may apply if a duplicate copy in paper is requested, in the future, for some or all of the Applicable Documents.

- The email address displayed under "Electronic copy" will automatically populate with the email address used for the Owner to e-Sign and cannot be changed.
- When it's your turn to e-Sign as the producer, you can check the *Owner's delivery selection* by reviewing the application packaging prior to signing. Access the application package by clicking "Review Documents" on the Welcome Consent screen or the blue "Print e-Signed Application" link on the Apply e-Signature screen. If corrections are required, unlock the e-App, re-lock it, and start the signature process, but be sure to discuss the delivery options with the Owner prior to them signing.
- Once the e-App has been submitted to Foresters, changes cannot be made to how the Owner would like their Welcome Package delivered. Any changes to the form, including changes to the Owner's email address, result in the consent being voided and the Welcome Package being mailed to the Owner.

### Paper applications:

- The Owner needs to complete the *Consent for Electronic Delivery of Insurance Contract and Related Documents* form. Be sure this form is included in your application bundle when printing it from ezbiz.
- If we later receive a request to send to a different email address other than that on the signed consent form, that consent is no longer valid, and the Welcome Package will be mailed.

### PlanRight LiveApp applications:

- During the Personal Health Interview (PHI), Apptical will ask the Owner "If issued, would you like your insurance contract delivered to you at the email address you confirmed on this call, or would you like it mailed to you?" The Owner will answer either "email" or "mailed".
- If "email" is chosen, the email provided to e-Sign is used for the e-Delivery of the Welcome Package and cannot be changed. If the Owner requests a different email, the Owner will not be eligible and should answer "mailed" during the PHI.

## What should the Owner expect if opted in for e-Delivery?

1. Once the certificate is issued, Foresters New Business will send a secure email to the Owner with their Welcome Package. This email will show in the Owner's inbox as Foresters Contract and will be sent from [contractdeliveries@foresters.com](mailto:contractdeliveries@foresters.com) (note: please do not respond to this email as it's not monitored).



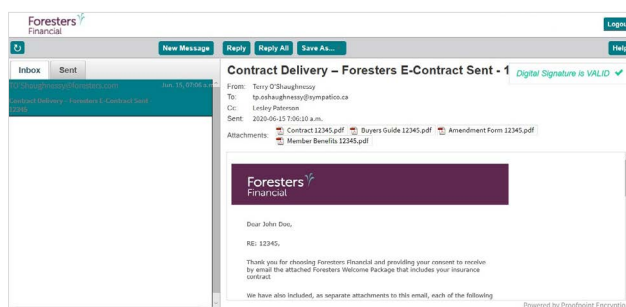
Disclaimer: This email and its content are confidential and intended solely for the use of the addressee. Please notify the sender if you have received this email in error or simply delete it.

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If this is the Owner's first secured email from Foresters, they will need to enter their first and last name and create a password. Then, they need to enter the validation code provided in a separate email to complete the registration.

A screenshot of a web registration form titled 'Registration'. The form asks the user to 'Create your account to read secure email.' It includes a 'Password Policy' link, an 'Email Address' field, 'First Name' and 'Last Name' fields, 'Password' and 'Confirm Password' fields, and a 'Validation Code' field. A 'Continue' button is at the bottom. A message states: 'We have sent a validation code to your email address. Please check your inbox for the code and enter it below. If you did not receive it and need another code: Click here'.

2. The secure email will include the insurance contract, Buyers Guide, Member Benefits guide, and any delivery requirements (if applicable). These documents are in PDF format, which requires Adobe Reader to open. If the Owner does not have Adobe, the free version can be downloaded from <https://get.adobe.com/reader/otherversions/>. The Owner can save or print these documents, which may include as much as or more than 50 pages. If there are delivery requirements, ensure that you contact the Owner to complete these forms.



## What should you expect if the Owner opts in for e-Delivery?

When the Welcome Package is e-Delivered to the Owner:

- a. **With delivery requirements:** You will be copied on the secure email to the Owner. If this is your first secure email from Foresters, you will need to enter your first and last name and create a password. Then, you need to enter the validation code provided in a separate email to complete the registration.

Important: For delivery requirements, you cannot respond on behalf of the Owner.

- b. **Without delivery requirements:** You will not be copied on the secure email to the Owner. Instead, Foresters will send a separate email advising you that the Owner was sent their Welcome Package via secure email. For details on their certificate, please refer to Certificate Details, found on ezbiz, Foresters producer website (<https://myezbiz.foresters.com>).

## How should delivery requirements be handled with the Owner?

In addition to Foresters regular methods to return delivery requirements, which includes uploading certain documents directly into the Requirements section of Certificate Details, you can now leverage on a temporary basis one of the following:

- a. The Owner can print, sign, scan or take a photo of the delivery requirements and email them back to Foresters by responding directly to Foresters secure email.
- b. If you have your own DocuSign account/license, you can upload the document(s) that require a signature to DocuSign<sup>4</sup>. Within DocuSign, identify the applicable signing parties and each signature field within the form requiring that signor's signature. Then, use DocuSign to have the applicable parties sign these forms. Once signatures have been completed by all parties, upload the completed forms to Foresters using SecureDocs. A copy of the Certification of Completion (Audit Trail) must also be submitted at this time. Refer to 505223-How DocuSign Works on ezbiz for additional details on the DocuSign process.

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<sup>1</sup> e-App is available through the iPipeline iGO e-App platform using Microsoft Edge (desktop/laptop) or Safari (Apple iPad only) for Foresters non-medical and medical products (excluding Foresters PlanRight). Touch to Sign is available on Apple iPad only. POS decision for non-medical products will be unavailable Monday to Saturday from 2:00 a.m. to 6:00 a.m. and from Saturday 10:00 p.m. to Sunday 10:00 a.m. (ET).

<sup>2</sup> Not available in Massachusetts.

<sup>3</sup> For PlanRight LiveApp, the consent and e-Delivery is not available at launch in Texas and Ohio.

<sup>4</sup> DocuSign is not available for use with any Foresters filed forms in New York. DocuSign is a third party vendor that is not supported by Foresters. Questions regarding DocuSign should be referred directly to DocuSign Customer Support at (800) 379-9973.

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